

Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98

Item	Total 45-54	Northeast	Midwest	South	West
Number of consumer units (in thousands)	19,701	3,923	4,506	7,095	4,178
Consumer unit characteristics:					
Income before taxes ¹	\$57,004	\$62,314	\$57,359	\$51,173	\$61,451
Income after taxes ¹	51,845	57,039	51,820	47,048	55,127
Age of reference person	49.2	49.3	49.1	49.2	49.1
Average number in consumer unit:					
Persons	2.7	2.8	2.6	2.7	2.8
Children under 186	.7	.6	.6	.7
Persons 65 and over	(²)	(²)	(²)	(²)	(²)
Earners	1.8	1.9	1.9	1.7	1.8
Vehicles	2.5	2.3	2.8	2.3	2.6
Percent distribution:					
Sex of reference person:					
Male	64	61	68	63	62
Female	36	39	32	37	38
Housing tenure:					
Homeowner	77	75	83	79	70
With mortgage	57	56	59	57	58
Without mortgage	20	19	24	22	12
Renter	23	25	17	21	30
Race of reference person:					
Black	12	11	8	20	4
White and other	88	89	92	80	96
Education of reference person:					
Elementary (1-8)	4	4	2	5	5
High school (9-12)	33	34	36	35	26
College	62	62	62	59	68
Never attended and other	(³)	(³)	(³)	(³)	1
At least one vehicle owned or leased	93	88	95	94	94
Average annual expenditures	\$45,173	\$49,080	\$45,441	\$39,949	\$50,054
Food	5,913	6,514	6,215	5,197	6,223
Food at home	3,414	3,586	3,541	3,124	3,600
Cereals and bakery products	525	588	551	466	533
Cereals and cereal products	180	195	191	155	194
Bakery products	345	393	361	311	339
Meats, poultry, fish, and eggs	905	923	882	898	928
Beef	277	284	277	276	271
Pork	186	168	194	193	182
Other meats	112	121	131	99	104
Poultry	171	182	154	172	177
Fish and seafood	122	131	94	121	145
Eggs	38	36	32	36	49
Dairy products	351	381	385	302	368
Fresh milk and cream	132	139	140	117	142
Other dairy products	219	241	245	185	227
Fruits and vegetables	572	652	571	498	621
Fresh fruits	181	204	188	149	207
Fresh vegetables	178	206	174	151	198
Processed fruits	121	151	110	106	129
Processed vegetables	92	90	98	91	86

See footnotes at end of table.

Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98 — Continued

Item	Total 45-54	Northeast	Midwest	South	West
Other food at home	\$1,061	\$1,043	\$1,153	\$960	\$1,151
Sugar and other sweets	135	154	138	122	135
Fats and oils	94	87	101	93	96
Miscellaneous foods	469	436	526	417	526
Nonalcoholic beverages	290	282	310	274	304
Food prepared by consumer unit on out-of-town trips	73	84	76	54	89
Food away from home	2,500	2,927	2,674	2,074	2,623
Alcoholic beverages	352	428	340	270	431
Housing	14,035	16,106	13,389	12,023	16,198
Shelter	7,965	9,731	7,015	6,340	10,091
Owned dwellings	5,732	7,029	5,356	4,525	6,972
Mortgage interest and charges	3,467	3,798	2,852	2,888	4,802
Property taxes	1,354	2,176	1,450	866	1,308
Maintenance, repairs, insurance, other expenses	912	1,055	1,054	771	862
Rented dwellings	1,473	1,769	989	1,201	2,181
Other lodging	759	933	670	614	938
Utilities, fuels, and public services	2,892	3,111	2,843	2,940	2,656
Natural gas	325	406	457	203	313
Electricity	1,113	1,061	1,003	1,317	933
Fuel oil and other fuels	126	361	112	57	39
Telephone services	972	992	947	1,003	929
Water and other public services	356	291	325	360	442
Household operations	518	559	440	494	604
Personal services	143	190	115	146	126
Other household expenses	375	369	325	349	478
Housekeeping supplies	549	494	621	512	587
Laundry and cleaning supplies	139	122	154	137	142
Other household products	252	214	271	260	253
Postage and stationery	158	157	196	115	191
Household furnishings and equipment	2,111	2,212	2,471	1,736	2,261
Household textiles	145	119	188	114	174
Furniture	476	594	460	407	501
Floor coverings	176	119	407	35	215
Major appliances	202	201	171	226	197
Small appliances, miscellaneous housewares	117	116	133	96	137
Miscellaneous household equipment	996	1,064	1,113	859	1,037
Apparel and services	2,149	2,362	2,352	1,901	2,143
Men and boys	532	690	612	385	543
Men, 16 and over	446	577	522	309	468
Boys, 2 to 15	86	112	89	76	75
Women and girls	883	918	956	855	817
Women, 16 and over	769	799	814	761	705
Girls, 2 to 15	114	119	143	94	112
Children under 2	48	31	49	55	53
Footwear	347	354	403	293	372
Other apparel products and services	338	369	333	314	358
Transportation	8,620	8,890	8,739	7,852	9,544
Vehicle purchases (net outlay)	3,717	3,487	3,919	3,563	3,977
Cars and trucks, new	1,868	1,780	1,827	1,900	1,940
Cars and trucks, used	1,801	1,706	2,017	1,647	1,919
Other vehicles	48	41	475	416	4117
Gasoline and motor oil	1,368	1,295	1,393	1,334	1,465

See footnotes at end of table.

Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98 — Continued

Item	Total 45-54	Northeast	Midwest	South	West
Other vehicle expenses	\$3,002	\$3,317	\$2,908	\$2,650	\$3,406
Vehicle finance charges	406	337	430	442	382
Maintenance and repairs	892	888	837	845	1,035
Vehicle insurance	1,001	1,184	895	920	1,080
Vehicle rental, leases, licenses, other charges	704	908	746	443	909
Public transportation	533	791	519	304	696
Health care	2,068	1,935	2,091	2,199	1,943
Health insurance	894	910	866	969	782
Medical services	698	639	699	690	768
Drugs	341	250	360	416	277
Medical supplies	134	135	166	125	116
Entertainment	2,255	2,423	2,443	1,724	2,794
Fees and admissions	626	783	680	434	745
Television, radios, sound equipment	660	752	636	574	746
Pets, toys, and playground equipment	401	392	470	357	409
Other entertainment supplies, equipment, and services	568	496	658	358	895
Personal care products and services	505	474	506	518	513
Reading	207	270	211	150	241
Education	1,059	1,664	1,156	685	1,022
Tobacco products and smoking supplies	325	378	358	320	248
Miscellaneous	1,066	1,155	1,068	954	1,168
Cash contributions	1,468	1,221	1,500	1,355	1,857
Personal insurance and pensions	5,151	5,259	5,073	4,800	5,729
Life and other personal insurance	590	623	534	668	487
Pensions and Social Security	4,561	4,636	4,538	4,132	5,242
Sources of income and personal taxes: ¹					
Money income before taxes	57,004	62,314	57,359	51,173	61,451
Wages and salaries	49,726	55,208	50,708	45,202	51,415
Self-employment income	3,729	3,869	3,503	2,607	5,576
Social Security, private and government retirement	1,621	1,415	1,483	1,921	1,450
Interest, dividends, rental income, other property income	862	571	845	558	1,589
Unemployment and workers' compensation, veterans' benefits	288	483	140	210	388
Public assistance, supplemental security income, food stamps	348	325	325	316	439
Regular contributions for support	228	313	179	238	188
Other income	202	131	176	122	407
Personal taxes	5,159	5,275	5,539	4,125	6,324
Federal income taxes	3,986	3,933	4,092	3,363	4,901
State and local income taxes	992	1,087	1,258	633	1,229
Other taxes	181	255	189	130	194
Income after taxes	51,845	57,039	51,820	47,048	55,127

See footnotes at end of table.

Table 3830. Consumer units with reference person age 45 to 54 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1997-98 — Continued

Item	Total 45-54	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities	- \$1,358	- \$150	\$653	- \$903	- \$5,432
Net change in total assets	5,764	9,913	4,470	5,104	4,385
Net change in total liabilities	7,122	10,063	3,817	6,007	9,817
Other financial information:					
Other money receipts	615	779	616	672	361
Mortgage principal paid on owned property	-1,934	-2,020	-2,008	-1,725	-2,126
Estimated market value of owned home	105,149	121,822	95,905	82,109	138,593
Estimated monthly rental value of owned home ..	714	807	680	611	840
Gifts of goods and services	1,817	2,404	1,883	1,308	2,057
Food	191	343	151	125	202
Housing	483	607	488	351	588
Housekeeping supplies	45	50	58	33	46
Household textiles	16	15	17	18	14
Appliances and miscellaneous					
housewares	40	43	52	32	38
Major appliances	11	11	15	8	10
Small appliances and miscellaneous					
housewares	30	32	38	24	28
Miscellaneous household equipment	98	133	104	67	111
Other housing	284	366	255	202	378
Apparel and services	296	364	340	228	299
Males, 2 and over	86	116	81	70	90
Females, 2 and over	111	153	138	76	99
Children under 2	34	27	33	37	39
Other apparel products and services	65	69	87	45	71
Jewelry and watches	29	21	41	20	39
All other apparel products and services	36	48	46	25	33
Transportation	67	52	60	77	72
Health care	48	28	36	43	90
Entertainment	125	138	160	87	139
Toys, games, hobbies, and tricycles	36	44	41	30	31
Other entertainment	89	94	119	57	108
Education	459	683	510	301	463
All other gifts	148	189	139	96	206

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.

² Value less than 0.05.

³ Value less than 0.5.

⁴ Data are likely to have large sampling errors.
n.a. Not applicable.